

**Information to identify the case:**

Debtor 1	<u>Monetha Dockery</u>	Social Security number or ITIN	xxx-xx-9866
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-30253-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Monetha Dockery

12/30/22

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Monetha Dockery  
Debtor

Case No. 17-30253-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Dec 30, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2023:

Recip ID	Recipient Name and Address
db	+ Monetha Dockery, 53 Normandy Lane, Willingboro, NJ 08046-1307
aty	+ Phelan, Hallinan, Diamond & Jones, 400 Fellowship Rd Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517106856	+ AT&T C/O Bankruptcy, 1801 Valley View Lane, Dallas, TX 75234-8906
517106858	+ Burlington County Sheriff Office, 49 Rancocoas Road, Room 210, Mount Holly, NJ 08060-1384
517106859	+ Caliber Home Loans Inc., P.O. Box 650856, Dallas, TX 75265-0856
518555160	Citibank, N.A., as trustee for CMLTI Asset Trust, PO Box 814609, Dallas, TX 75381-4609
518555161	Citibank, N.A., as trustee for CMLTI Asset Trust, PO Box 814609, Dallas, TX 75381-4609, Citibank, N.A., as trustee for CMLTI Ass, PO Box 814609 Dallas, TX 75381-4609
517106864	+ N.J. Division of Taxation, Bankruptcy Section, P.O. Box 245, Trenton, NJ 08695-0245
517106865	+ Phelan Hallinan Diamond & Jones PC, 400 Fellowship Road, #100, Mount Laurel, NJ 08054-3437
517106866	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Financial Services, P.O. Box 15012, Chandler, AZ 85244
517544241	+ U.S. BANK TRUST, N.A., AS TRUSTEE ET.AL., CALIBER HOME LOANS, INC., 13801 WIRELESS WAY, OKLAHOMA CITY OK 73134-2500

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 30 2022 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 30 2022 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Dec 30 2022 20:28:00	U.S. Bank Trust, N.A., Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853
517106857	+ EDI: TSYS2	Dec 31 2022 01:29:00	Barclay's Bank Delaware, 125 S West Street, Wilmington, DE 19801-5014
517106860	+ EDI: CAPITALONE.COM	Dec 31 2022 01:29:00	Capital One, P.O. Box 30253, Salt Lake City, UT 84130-0253
517106861	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 30 2022 20:42:22	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
517290521	+ EDI: AIS.COM	Dec 31 2022 01:29:00	Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517106862	EDI: BLUESTEM	Dec 31 2022 01:29:00	Fingerhut, PO Box 1250, Saint Cloud, MN 56395-1250
517106863	+ EDI: IRS.COM		

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		Dec 31 2022 01:29:00	Internal Revenue Service, P.O Box 7346, Philadelphia, PA 19101-7346
517286570	Email/PDF: resurgentbknotifications@resurgent.com	Dec 30 2022 20:42:35	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517268766	EDI: PRA.COM	Dec 31 2022 01:29:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517298123	EDI: Q3G.COM	Dec 31 2022 01:29:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517108913	+ EDI: RMSC.COM	Dec 31 2022 01:24:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517199765	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Dec 30 2022 20:28:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518302584	Email/PDF: bncnotices@becket-lee.com	Dec 30 2022 20:42:38	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517289778	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Dec 30 2022 20:30:00	U.S. Bank Trust, N.A., as Trustee for LSF9 Master, c/o Caliber Home Loans, 13801 Wireless Way, Oklahoma City OK 73134-2500
517208847	+ EDI: AIS.COM	Dec 31 2022 01:29:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519121529	+ Email/Text: bkteam@selenefinance.com	Dec 30 2022 20:29:00	Wilmington Savings Fund Society, FSB., Selene Finance, LP., 9990 Richmond Ave. Suite 400 South, Attn: BK Dept, Houston TX 77042-4546
519121530	+ Email/Text: bkteam@selenefinance.com	Dec 30 2022 20:29:00	Wilmington Savings Fund Society, FSB., Selene Finance, LP., 9990 Richmond Ave. Suite 400 South, Attn: BK Dept, Houston TX 77042, Wilmington Savings Fund Society, FSB, 77042-4546

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
lm	*	Caliber Home Loans, PO Box 650856, Dallas, TX 75265-0856

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 01, 2023

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 30, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
George E Veitengruber, III	on behalf of Debtor Monetha Dockery bankruptcy@veitengruberlaw.com knapolitano15@gmail.com
Harold N. Kaplan	on behalf of Creditor Wilmington Savings Fund Society FSB hkaplan@rasnj.com, kimwilson@raslg.com
James Patrick Shay	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST shay@bbs-law.com, jpshay@gmail.com
Laura M. Egerman	on behalf of Creditor U.S. Bank Trust N.A. bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@raslg.com
Sindi Mncina	on behalf of Creditor Wilmington Savings Fund Society FSB smncina@raslg.com
Sindi Mncina	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST smncina@raslg.com
Steven P. Kelly	on behalf of Creditor U.S. BANK TRUST N.A., AS TRUSTEE FOR LSF9 MASTER PARTICIPATION TRUST skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10